

Certificate Number: 14751-PAM-DE-033880026

Bankruptcy Case Number: 15-03172



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 29, 2019, at 3:25 o'clock PM PST, Gaylynn L Breighner completed a course on personal financial management given by internet by \$0\$ BK Class Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: December 29, 2019 By: /s/Laura E Hauptman

Name: Laura E Hauptman

Title: Certified Credit Counselor